

**SYSTEMS AND METHODS FOR MANAGING A FINANCIAL  
ACCOUNT BASED ON NON-CREDIT BEHAVIOR OF A CUSTOMER**

**Abstract of the Disclosure**

Managing a financial account may comprise detecting non-credit behavior of the customer, the non-credit behavior associated with and benefiting an enterprise and determining a reward associated with the financial account based on the detected non-credit behavior. Moreover, managing a financial account may also comprise notifying the customer of the determined reward and evaluating the credit risk of the financial account based upon the frequency at which the non-credit behavior is detected.

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